

BURNS & BURNS

Representing Companies Committed to Serving You

| | |
|--------------------------|-------------------------|
| Aflac | Highmark Blue Cross |
| AIG | Kemper/Unitrin |
| Allstate | Lebanon Mutual |
| American Equine | Lincoln General |
| AmeriHealth Casualty | Lititz Mutual |
| Assurant | Merchants |
| Aviation Ins. Managers | Millers Mutual |
| Bituminous | Ohio Casualty |
| Celina | PA Lumberman's |
| Chubb | PMA |
| Cincinnati | Penn National Insurance |
| CNA | Progressive |
| Donegal | Rockwood |
| Eastern Alliance | Safeco |
| Encompass | Selective |
| Everett Cash Mutual | Travelers |
| Farmers Fire | Union Bankers |
| Farmers Mutual of Marble | United Health Care |
| F & D /Zurich | UPMC |
| Guard | Utica |
| Harleysville Insurance | Western Surety |
| Hartford | Windsor Mount Joy |
| HealthAmerica | |

BURNS & BURNS ASSOCIATES, INC.

Burns & Burns Associates, Inc. was established in 1939 as The Burns Agency in Clarion County, Pennsylvania. The firm was incorporated in 1963 and has grown to be one of the largest regional insurance brokerage firms in Pennsylvania. The firm currently has nine locations across the state with offices in Clarion, Clearfield, Bradford, Erie, Meadville, Mercer, New Wilmington, Tionesta, and Warren.

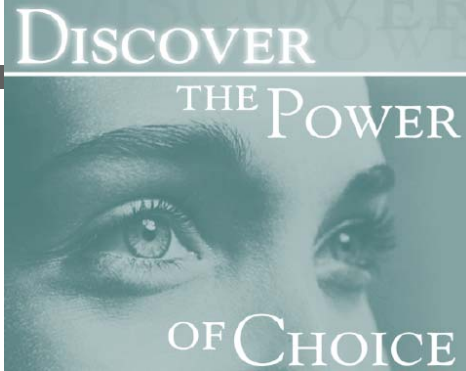
The Burns & Burns staff has grown to more than seventy employees who are individually trained in their chosen area. They specialize in a full range of insurance services including personal, commercial, life, health, employee benefits, pensions, and surety bonding. Because of the employees knowledge, the firm has gained recognition for the risk management approach it uses with both personal and commercial clients.

Because Burns & Burns is an independent agency, they work for you, the client, not for an insurance company. The firm represents over fifty insurance carriers and regularly brokers business through several additional companies. Around sixty percent of their premium volume written is for commercial clients. These commercial accounts include local and regional companies, as well as companies whose business is national and international in scope. Their client list includes accounts in heavy construction, food processing, manufacturing, banking, mining, and wholesale distribution.

The mission of Burns & Burns is to exceed expectations when meeting the clients need for insurance and related products. In order to achieve this mission, the staff and management continually seek to improve their knowledge and aggressively market their services and products.



INSURANCE OFFICES
SINCE 1939



With 9 Locations Throughout Pennsylvania to Better Serve Your Needs

MORE *Options*

MORE *Services*

MORE *Savings*

- Life
- Auto
- Home
- Health
- Pensions
- Commercial
- Surety Bonds

www.burnsandburns.com

You need us..
Because Things Happen™

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